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TRANSMITTAL FORM (To be used for all correspondence after initial filing)	Application Number	10/743,016	
	Filing Date	12/22/2003	
	First Named Inventor	Jeff Eder	
	Art Unit	3824	
	Examiner Name		
Total Number of Pages in This Submission	16	Attorney Docket Number	AR - 61

ENCLOSURES (Check all that apply)

<input type="checkbox"/> Fee Transmittal Form	<input type="checkbox"/> Drawing(s)	<input type="checkbox"/> After Allowance Communication to TC
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<input type="checkbox"/> Reply to Missing Parts/ Incomplete Application	<input type="checkbox"/> Landscape Table on CD	
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Remarks Managing Credit Risk excerpt (5 pages), Gates tries to inspire future techies (3 pages)		

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm Name	Asset Trust, Inc.		
Signature	/B.J. Bennett/		
Printed name	B.J. Bennett		
Date	9/04/2005	Reg. No.	

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